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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Kevin Beauparlant Kelly Beauparlant Debtors

Case No. 20-10296-elf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Keith Page 1 of 2 Date Rcvd: Jan 24, 2020 Form ID: 309I Total Noticed: 38

Notice by first Jan 26, 2020.	class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
db/jdb	+Kevin Beauparlant, Kelly Beauparlant, 61 Christopher Drive, Holland, PA 18966-2014
14453079 14453082	+Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 CBNA/Best Buy, PO Box 78009, Phoenix, AZ 85062-8009
14453082	+Central Credit Services, LLC, 9550 Regency Square Blvd, Suite 500 A, Jacksonville, FL 32225-8169
14453086	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
14453090	+Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
14453092	+EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
14453093 14453094	+First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002 +Firstrust Savings Bank, 1931 Cottman Ave, Philadelphia, PA 19111-3850
14453095	+Inspire Federal Credit, 3 Friends Ln, Newtown, PA 18940-3426
14453098	+PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
14453099 14453105	+Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563 +Usaa Fed Svng, 8950 Cypress Waters Blvd., Suite B, Coppell, TX 75019-4620
Notice by elect	tronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty	E-mail/Text: msbankruptcy@verizon.net Jan 25 2020 03:27:52 MICHAEL SETH SCHWARTZ,
h	Law Office of Michael Schwartz, 707 Lakeside Office Park, Southampton, PA 18966
tr	+E-mail/Text: bncnotice@phl3trustee.com Jan 25 2020 03:29:33 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	E-mail/Text: megan.harper@phila.gov Jan 25 2020 03:29:17 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
smg	Philadelphia, PA 19102-1595 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2020 03:28:54 U.S. Attorney Office,
5	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 25 2020 03:28:42 United States Trustee,
14453077	Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908 +E-mail/Text: backoffice@affirm.com Jan 25 2020 03:29:39 Affirm Inc, Affirm Incorporated,
	Po Box 720, San Francisco, CA 94104-0720
14453078	+EDI: AMEREXPR.COM Jan 25 2020 08:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
14453080	El Paso, TX 79998-1540 +EDI: TSYS2.COM Jan 25 2020 08:18:00 Barclays Bank Delaware, Attn: Correspondence,
	Po Box 8801, Wilmington, DE 19899-8801
14453081	+EDI: CAPITALONE.COM Jan 25 2020 08:18:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14453084	FEDI: CHASE.COM Jan 25 2020 08:18:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14453085	FEDI: CITICORP.COM Jan 25 2020 08:18:00 Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14453087	+EDI: CITICORP.COM Jan 25 2020 08:18:00 Citibank/Shell Oil, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14453088	+EDI: WFNNB.COM Jan 25 2020 08:18:00 Comenity Bank/Express, Attn: Bankruptcy,
14453089	Po Box 182125, Columbus, OH 43218-2125 +EDI: WFNNB.COM Jan 25 2020 08:18:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept,
14455009	+EDI: WFNNB.COM Jan 25 2020 08:18:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14453091	EDI: DISCOVER.COM Jan 25 2020 08:18:00 Discover Financial, Attn: Bankruptcy Department,
14456639	Po Box 15316, Wilmington, DE 19850 EDI: DISCOVER.COM Jan 25 2020 08:18:00 Discover Bank, Discover Products Inc,
11130035	PO Box 3025, New Albany, OH 43054-3025
14453096	+E-mail/Text: bncnotices@becket-lee.com Jan 25 2020 03:28:08 Kohls/Capital One,
14453097	Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2020 03:28:38 PA Department of Revenue,
	Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0496
14456229	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2020 03:28:39 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14453100	+EDI: RMSC.COM Jan 25 2020 08:18:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
14453101	Po Box 965060, Orlando, FL 32896-5060 +EDI: RMSC.COM Jan 25 2020 08:18:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
T 1433TOT	Po Box 965060, Orlando, FL 32896-5060
14453102	+EDI: RMSC.COM Jan 25 2020 08:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
14453103	Po Box 965060, Orlando, FL 32896-5060 +EDI: WTRRNBANK.COM Jan 25 2020 08:18:00 Target, Attn: Bankruptcy, Po Box 9475,
11100100	Minneapolis, MN 55440-9475
14453104	+EDI: USBANKARS.COM Jan 25 2020 08:18:00 U.S. Bancorp, Attn: Bankruptcy,
14453106	800 Nicollet Mall, Minneapolis, MN 55402-7014 +EDI: USAA.COM Jan 25 2020 08:18:00 USAA Federal Savings Bank, Attn: Bankruptcy,
	10750 Mcdermott Freeway, San Antonio, TX 78288-1600 TOTAL: 25
	101AL 25

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District/off: 0313-2 User: Keith Page 2 of 2 Date Rcvd: Jan 24, 2020 Form ID: 309I Total Noticed: 38

Form 1D. 5091 Total Noticea. 50

***** BYPASSED RECIPIENTS (continued) *****

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

14453107* +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,

San Antonio,, TX 78288-1600

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2020 at the address(es) listed below:

MICHAEL SETH SCHWARTZ on behalf of Debtor Kevin Beauparlant msbankruptcy@verizon.net,

schwartzmr87357@notify.bestcase.com

MICHAEL SETH SCHWARTZ on behalf of Joint Debtor Kelly Beauparlant msbankruptcy@verizon.net, schwartzmr87357@notify.bestcase.com

REBECCA ANN SOLARZ on behalf of Creditor USAA Federal Savings Bank bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

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Information to i	dentify the case:	•
Debtor 1	Kevin Beauparlant	Social Security number or ITIN xxx-xx-3317
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Kelly Beauparlant	Social Security number or ITIN xxx-xx-2461
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/16/20
Case number: 20-	-10296-elf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Kevin Beauparlant	About Debtor 2: Kelly Beauparlant
2.	All other names used in the last 8 years		
3.	Address	61 Christopher Drive Holland, PA 18966	61 Christopher Drive Holland, PA 18966
4.	Debtor's attorney Name and address	MICHAEL SETH SCHWARTZ Law Office of Michael Schwartz 707 Lakeside Office Park Southampton, PA 18966	Contact phone 215–396–7900 Email: msbankruptcy@verizon.net
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/24/20

For more information, see page 2

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Debtor Kevin Beauparlant and Kelly Beauparlant

Meeting of creditors Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107 Debtors must attend the meeting to March 11, 2020 at 11:30 AM be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 5/10/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 3/26/20 (except governmental units): Filing deadline: 7/14/20 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. The debtor has filed a plan. This plan proposes payment to the trustee of \$2750.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 9. Filing of plan /31/20 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 1910 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the 11. Filing a chapter 13 bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan 13. Discharge of debts are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline

Case number 20-10296-elf